

WELLS
FARGO

The Next Stage®

Checking, Savings, And More

Your Connection To Our Extended Family
Of Financial Services

*Veronica
Sinky*



Wells Fargo Savings

We offer a savings account to meet every need, and your balance counts towards the minimum balance requirements for our *Wells Fargo Advantage* Checking and Wells Fargo *PMA* accounts.

	Wells Fargo® Goal Savings Account*	Wells Fargo Money Market Savings** Account	Wells Fargo® Growth Savings Account	Time Accounts (CDs)
Minimum Daily Balance to waive monthly service fee	\$300	\$3,500	\$20,000 <i>Mtgs - 11w/w - WFCO savings - 2009 TX/W 103 567</i>	\$2,500 minimum to open (\$1,000 for IRA)
Monthly Service Fee	\$3 - No fee with at least one monthly automatic transfer of \$25 or more to the account from another Wells Fargo account; or - No fee with at least one monthly Direct Deposit of \$100 or more*	\$10 - No fee with at least one monthly automatic transfer of \$75 or more to the account from another Wells Fargo account	\$20 <i>CO/W 103 567</i>	not applicable
Features	Basic; savings; interest compounded daily; ATM and online access; free Online Statements; ability to see your account's description ("goal") on statements and online	Tiered rates; limited check access; interest compounded daily; ATM and online access; free Online Statements	A variable rate savings account designed exclusively for Wells Fargo checking customers offering a competitive tiered interest rate for one month intervals and a minimum rate for each quarter; limited check access*; interest compounded daily; ATM and online access; free Online Statements	Tiered rates; choice of terms; a variety of interest payment options

¹ The *Wells Fargo®* Regular Savings account is available free for account holders under the age of 18.

² Direct Deposit of salary pension or Social Security of \$100 or more electronically deposited to your account. The Wests Family Regular Savings account is available free for account holders under the age of 18.

³ Drafts (checks) and transfers, including those made by phone, online, pre-authorized automatic and wire, and advances for overdraft protection are limited to six per statement period, no more than three of which may be by cash (check) or debit card (ATM) transactions.

Wells Fargo PackagesSM

At Wells Fargo, we understand that your financial goals and needs are unique. That's why we offer tailored financial packages to make sure you get exactly what you need at every stage. Our *Wells Fargo* Packages include a checking account plus three additional accounts or services and provide such benefits as:

- Free Wells Fargo Exclusive Checks
- Wells Fargo Visa® Protection Benefits on purchases
- Free Bill Pay
- Discounts on optional Wells Fargo Enhanced RewardsSM program with your Wells Fargo Check Card and Wells Fargo Credit Card
- Additional rate discount on new Loans and Lines of Credit
- And more.

- Choices
- Value
- Convenience
- Flexibility

Wells Fargo Packages can help you save money and reach your Next Stage of financial success.

Talk to your banker today!

FREE Combined Statement and/or
Online Statement

Streamline the management of your accounts by requesting a free combined monthly statement to include all of your:

- **Checking accounts** ■ **Savings accounts**

**Smart
Tips**

- Pay bills
- Open accounts
- Check balances and transfer funds
- Track credit card charges
- Apply for mortgage, home equity, and personal loans
- Find a student loan
- Invest in stocks and mutual funds

*Not all offers available with all Packages.

Wells Fargo Portfolio
Management Account® (PMA®)

The PMA Account is the perfect solution if you have over \$25,000 in any combination of banking, brokerage, or credit balances (10% of qualifying mortgage balance included).

PMA Prime Checking Account

- Competitive money market interest rates
- Free checks—any style (excluding 3-on-a-page)

Savings And Time Accounts (CDs)

- Bonus interest rates on select savings and time accounts, including retirement accounts, when linked to a PMA account*

Combined Statement

- Deposit, IRA, brokerage*, loan, line of credit, credit card, and mortgage information all in a combined statement to help simplify record-keeping

**Wells Fargo Visa® Credit Card¹⁰ With
An Optional Wells Fargo Rewards®
Program¹¹**

- Reward yourself on all your purchases
- and redeem points for a variety of reward options, including travel and merchandise
- Earn one point for every \$1 in net purchases and additional bonus points as your PMA relationship grows

Other Benefits

- No monthly service fees on linked checking and savings accounts¹²
- No annual custodial fees on linked FDIC-insured IRAs¹⁷
- No fee Wells Fargo Platinum Check Card
- No Wells Fargo access fee for transactions at any ATM¹¹
- Free Online Banking and Bill Pay at wellsfargo.com

Free Online Bank
wellsfargo.com

- Free Online Statements
- No annual fee on a select line of credit and discounted loan rates when payments are deducted directly from the PMA Prime Checking Account*
- Special mortgage discounts²⁴
- Discount on safe deposit box²⁵ (up to \$20 value) and more

Investment and Insurance Products:

- are Not insured by the FDIC or any other federal government agency
are Not deposits of or guaranteed by the Bank or any Bank Affiliate
may Lose Value

Wells Fargo Checking

Free online access at

wellsfargo.com

Get unlimited access to your account information and the ability to make transactions whenever and however you like. Your checking account can also link you to a host of related financial services, from direct deposit and credit cards to mutual funds and loans and lines of credit.

	Wells Fargo College Checking	Wells Fargo Value SM Checking	Wells Fargo Custom Checking [®]	Wells Fargo Advantage [®] Checking
Minimum Balance	None	None	\$1,000 daily checking account balance	\$2,000 daily checking account balance or \$5,000 in combined daily balances
Monthly Service Fee	\$3.75 <i>Wt ps: / wfe \$5.00 / wells Fargo. com / apr 4 / cosign 10352181</i>	\$5 <i>800-658-3507</i>	-\$8 or waived with minimum balance - No fee with Direct Deposit ¹ - No fee with automatic payment from this account to your Wells Fargo Home Equity Loan or Line of Credit or your Wells Fargo Personal Loan or Line of Credit	\$12 (\$10 with Direct Deposit ¹) or waived with minimum balance
Interest	None	None	None	Earned on entire daily collected balance when \$500 or more
Overdraft Protection¹	Available with Wells Fargo credit card or eligible savings account	Available with Wells Fargo credit card, line of credit, or eligible savings account	Available with Wells Fargo credit card, line of credit, or eligible savings account	Available with Wells Fargo credit card, line of credit, or eligible savings account
Statement Options	- Free Online or Paper Statements with Check Safekeeping - Checks Returned with Paper Statement Service ²	- Free Online or Paper Statements with Check Safekeeping - Checks Returned with Paper Statement Service ²	- Free Online or Paper Statements with Check Safekeeping - Checks Returned with Paper Statement Service ²	- Free Online or Paper Statements with Check Safekeeping - Checks Returned with Paper Statement Service ²
Other Benefits	- Rate (APR) discount on select student loans, personal loans, and lines of credit ³ - Free Wells Fargo [®] Gold Check Card ⁴ - Free unlimited, automated Wells Fargo Phone Bank calls - Free access to Online Banking	- Rate (APR) discount on select loans and lines of credit ³ - Free Wells Fargo Gold Check Card ⁴ - Access to the Direct Deposit Advance ⁵ Service with qualified direct deposit income ⁶ - Free, unlimited, automated Wells Fargo Phone Bank calls - Free access to Online Banking	- Five free EXPRESS 10 [®] or EXPRESS BALANCES [®] ATM statements per statement cycle - Rate (APR) discount on select loans and lines of credit ³ - Free Wells Fargo Gold Check Card ⁴ - Access to the Direct Deposit Advance ⁵ Service with qualified direct deposit income ⁶ - Free, unlimited, automated Wells Fargo Phone Bank calls - Free access to Online Banking	- Free Wells Fargo Exclusive Checks at 55 discount on other designs - Rate (APR) discount on select loans and lines of credit ³ - Free Wells Fargo Gold Check Card ⁴ - Access to the Direct Deposit Advance ⁵ Service with qualified direct deposit income ⁶ - No-fee single-signer American Express [®] Travelers Cheques; discount on Cheques For Two - No-fee personal money orders - Free, unlimited, automated Wells Fargo Phone Bank calls - Free access to Online Banking

Checking Add-On Package

Add this package of money-saving benefits to any personal checking account for a low \$5 monthly fee.

- Includes:
- Free Wells Fargo Exclusive Checks
 - No-Fee Personal Money Orders, Cashier's Checks & Official Checks
 - \$10,000 Accidental Death Insurance
 - Discounts on Travel & Entertainment
 - Purchase Protection & Extended Warranty
 - Prescription Savings Program
 - And More....

¹ May use combined balance in checking, saving, time accounts, retirement, qualifying outstanding personal loan and line of credit balances.

² Direct Deposit of salary, pension, or Social Security of \$100 or more electronically deposited in your account.

³ Subject to qualification fees and charges may apply. See the Consumer Account Fee and Information Schedule for details.

⁴ Fees apply.

⁵ Rate discount applies when your monthly payment is automatically deducted from this account. Loans and lines of credit are subject to credit approval.

⁶ Certain restrictions, finance charges, and eligibility requirements apply. Account must have a recurring electronic direct deposit of \$100 or more from an employer or outside agency for further details, refer to the Consumer Account Fee and Information Schedule.

⁷ A \$25 monthly fee will apply if the statement ending balance falls below \$25,000.

⁸ Some interest rate will discontinue when the savings time account is debited from the ATM relationship.

⁹ Rewards Services are available through Wells Fargo Investments, LLC (member SIPC), a non-bank affiliate of Wells Fargo & Company.

¹⁰ Subject to qualification.

¹¹ No annual fee on the credit card will apply, and the annual program fee for the optional Wells Fargo Rewards[®] Program will apply as long as the ATM relationship is maintained.

¹² Standard service fee apply when the accounts are debited from the ATM relationship.

¹³ Surcharge imposed by non-Wells Fargo ATM owners or operators may apply. Domestic surcharges reimbursed with qualifying balance greater than \$250,000.

¹⁴ Offer cannot be combined with other offers and must be presented prior to mailing an application for a mortgage.

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Wells Fargo Cards

A better way to shop and pay with complete confidence—your Wells Fargo Check Card and Credit Card offer you powerful tools and information to help you manage your money, protect against liability for unauthorized transactions, and get rewarded for purchases you already make.



Gold Check Card

- Make purchases worldwide at merchant locations that accept Visa® debit cards

Purchase amounts are automatically deducted from your primary checking account

- Extended warranty protection
- Purchase protection against theft, fire, and many types of damage
- Account protection with the *WellsProtect®* program

Platinum Check Card

All the features of the Gold Check Card, plus:

- \$5,000 Identity Theft Assistance

Visa Credit Cards

- **Platinum** ■ **College** ■ **Secured**

• Easy access to your credit card line allows you to advance funds to your Wells Fargo checking account

- Access credit card information via Online Banking at wellsfargo.com
- Spanish servicing available¹
- Optional Overdraft Protection for your Wells Fargo checking account

Optional Wells Fargo Rewards® Programs

- Exclusive Rewards® (Check Card—\$12 annual program fee)
- Enhanced Rewards™ (Check Card and Credit Card—\$29 annual program fee)

See your banker for details.

My Spending Report

- Automatically organizes purchases and payments from your consumer Checking Account, Check Card, Credit Card, and Online Bill Pay into familiar categories such as groceries, gas, restaurants, and more
- This one FREE easy-to-read report is available exclusively through Online Banking

Wells Fargo Check Cards, credit cards, loans, and lines of credit are subject to qualification.

¹ Excludes PMV and College cards.

Loans And Lines Of Credit

Whatever your needs, there's a Wells Fargo product that can help. We also offer credit insurance to protect you in the event of unforeseen financial circumstances.

- **Personal Loans**
- **Personal Lines of Credit**
- **Wells Fargo Portfolio™ Lines of Credit**
- **Student Loans**
- **Wells Fargo Automobile Loans**

Mortgages And Home Equity Accounts

Smart financing options for your home and financial solutions for your important expenses—today and tomorrow.

- **Home Mortgages**
- **Home Equity Accounts**

Insurance* And Identity Theft Protection

- Protect your property and family's financial future with affordable auto, renters, homeowners, and term life insurance. It's quick and convenient to get quotes online or by phone—with no obligation.

List-Group">

- Help prevent identity theft with personal combined credit reports and daily monitoring of your credit profile. Enroll today.

* Wells Fargo makes insurance available through Wells Fargo Insurance, Inc. and its licensed affiliates, including Wells Fargo Insurance Services in California. License #0831603.

Private Client Services

To help you grow, manage, protect, and transfer your wealth, Wells Fargo Private Client Services offers families with complex financial needs an array of solutions to help them realize their dreams, including:

- **Retirement Planning Solutions**
- **Private Banking Services**
- **Investment Management**
- **Trust and Custody Services**
- **Brokerage Services (through Wells Fargo Investments, LLC)**
- **Financial Planning/Tax Minimization Planning**
- **Education Planning Solutions**

Private Client Services provides financial products and services through various banking and brokerage affiliates of Wells Fargo & Company, Wells Fargo Bank, N.A. Member FDIC. Brokerage Services are available through Wells Fargo Investments, LLC (member SIPC), a non-bank affiliate of Wells Fargo & Company.

Investment and Insurance Products:

- Are Not insured by the FDIC or any other federal government agency
- Are Not deposits of or guaranteed by the Bank or any Bank Affiliate
- May Lose Value

You're Never Far From Wells Fargo

You can bank wherever and whenever you like, in any number of ways:

Banking Stores And ATMs

- More than 800 banking stores across California
- A choice of more than 3,000 stores across most of the United States
- More than 2,700 ATMs in California and over 6,000 ATMs in our network

Supermarket Banking

List-Group">

- Make deposits, transfer funds, get cash, even apply for a loan

Online Banking and Bill Pay

List-Group">

- Manage your finances anytime, anywhere you have Internet access
- View online statements, check balances, transfer funds, and more
- Pay any company or individual in the U.S. with online Bill Pay

Bank By Mail

List-Group">

- Make deposits to your accounts through the mail
- Ask for our free Bank by Mail kit

Customer service is just a phone call away:

Wells Fargo Phone Bank™ 1-800-TO-WELLS (1-800-869-3557)	Portfolio Management Account 1-800-742-4932
TTY/TDD for Customers with Hearing Impairments 1-800-877-4833	Private Client Services 1-866-281-5444
Wells Fargo Phone Bank en Español 華語服務熱線 1-800-288-2288	Online Banking wellsfargo.com or 1-800-956-4442
IRA 1-800-BEST-IRA (1-800-237-8472)	Home Mortgage 1-800-550-3476
Student Loans 1-800-658-3567	Insurance:
	Auto 1-888-729-9868, ext. 5046
	Homeowners 1-866-238-0814
	Renters 1-800-289-7363
	Term Life 1-800-421-6413, ext. 7001
	Identity Theft Protection 1-877-212-5592
To apply for or open new accounts: Call 1-800-WFB-OPEN (1-800-932-6736)	

The information contained in this brochure is subject to change. Please see the applicable account agreements for the current terms and conditions.



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